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B1 (Official	Form 1)(1/	08)				oamon		igo ± o				
	United States Bankruptcy ( Northern District of Illinoi								Vo	oluntary Petition		
	ebtor (if ind , Linda A	ividual, ent	er Last, Firs	, Middle):			Name	of Joint De	ebtor (Spouse	) (Last, First	, Middle):	
	ames used b		or in the last e names):	8 years					used by the J , maiden, and			8 years
Last four di	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)				IN Last f	our digits ore than one, s	of Soc. Sec. or state all)	· Individual-	Taxpayer !	I.D. (ITIN) No./Complete EIN		
Street Address of Debtor (No. and Street, City, and State):  8015 Cameo Drive Machesney Park, IL  ZIP Code					Address of	f Joint Debtor	(No. and St	reet, City,	and State):  ZIP Code			
						61115						
County of R Winneb		of the Prin	cipal Place o	of Busines	s:		Coun	ty of Reside	ence or of the	Principal Pl	ace of Bus	siness:
Mailing Add	dress of Deb	otor (if diffe	erent from st	reet addres	ss):		Maili	ng Address	of Joint Debt	or (if differe	nt from str	reet address):
					_	ZIP Code	:					ZIP Code
T .: C	D: 1 1 4	, CD	· Div									
Location of (if different	from street			r								
		f Debtor				of Business	ı		•	-		e Under Which
		Organization) one box)		П Неа	`	one box)		Chant		Petition is Fi	iled (Chec	k one box)
■ Individu	ıal (includes		ore)	☐ Sing	☐ Health Care Business☐ Single Asset Real Estate as def			Chapt				Petition for Recognition
	ibit D on pa		*	in 11 U.S.C. § 101 (51B)  Railroad				☐ Chapter 11 of a Foreign Main Proceeding				
☐ Corpora	tion (include	es LLC and	LLP)	Stockbroker Commodity Broker				☐ Chapt				Petition for Recognition  Nonmain Proceeding
☐ Partners	hip				nmodity Br aring Bank	oker		_ `			C	
	f debtor is not s box and stat			Oth				Nature of Debts (Check one box)				3
					Tax-Exempt Entity (Check box, if applicable)			Debts :	are primarily co	`		☐ Debts are primarily
				und	otor is a tax- er Title 26	exempt org of the Unite nal Revenu	anization d States	"incuri	d in 11 U.S.C. § red by an indivi onal, family, or	idual primarily		business debts.
		Filing F	ee (Check o	ne box)				k one box:		Chapter 11		
	ng Fee attac											in 11 U.S.C. § 101(51D). ned in 11 U.S.C. § 101(51D).
attach si	igned applic	ation for the	nents (applice court's constallments.	sideration	certifying t	hat the deb	tor	k if: Debtor's	aggregate nor	ncontingent l	iquidated	debts (excluding debts owed
		•					l _	to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes:				
☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					A plan is Acceptan	being filed w	n were solici	ited prepet	tition from one or more .S.C. § 1126(b).			
I	Administrat									THIS	SPACE IS	FOR COURT USE ONLY
Debtor e	estimates tha	at, after any	l be availabl exempt pro for distribu	perty is ex	cluded and	administrat		es paid,				
Estimated N	_	_	_	_		-		_		1		
1- 49	□ 50- 99	100- 199	□ 200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A			П	П			П	П	П	1		
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	\$500,000,001 to \$1 billion				
Estimated L  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official For	m 1)(1/08)	Page 2 01 44	Page 2
Voluntar	y Petition	Name of Debtor(s):  Dzielak, Linda A	
(This page mu	ust be completed and filed in every case)	Dzielak, Liliua A	
1 0	All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than two, attac	ch additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more	e than one, attach additional sheet)
Name of Debt - None -	tor:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debter is an indi	Exhibit B ividual whose debts are primarily consumer debts.)
forms 10K a pursuant to S and is reques	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)  A is attached and made a part of this petition.	I, the attorney for the petitioner rhave informed the petitioner that 12, or 13 of title 11, United State	named in the foregoing petition, declare that I t [he or she] may proceed under chapter 7, 11, es Code, and have explained the relief available er certify that I delivered to the debtor the notice    February 25, 2008
		Theresa L. Campbell	
	Exh	l iibit C	
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identification	ifiable harm to public health or safety?
	Exh	nibit D	
_	leted by every individual debtor. If a joint petition is filed, ea	•	tach a separate Exhibit D.)
Exhibit  If this is a joi	D completed and signed by the debtor is attached and made intraction:	a part of this petition.	
_	D also completed and signed by the joint debtor is attached a	and made a part of this petition.	
	Information Regardin	ng the Debtor - Venue	
_	(Check any ap		
•	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, go	eneral partner, or partnership pen	nding in this District.
	Debtor is a debtor in a foreign proceeding and has its print this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a def	fendant in an action or
	Certification by a Debtor Who Reside		roperty
	(Check all app Landlord has a judgment against the debtor for possession		cked, complete the following.)
	(Name of landlord that obtained judgment)	<u> </u>	
	(Name of fandiord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the		
	the entire monetary default that gave rise to the judgment of Debtor has included in this petition the deposit with the coafter the filing of the petition.		•
	Debtor certifies that he/she has served the Landlord with t	his certification. (11 U.S.C. § 362	2(1)).

# B1 (Official Form 1)(1/08) Voluntary Petition

(This page must be completed and filed in every case)

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Linda A Dzielak

Signature of Debtor Linda A Dzielak

X.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

February 25, 2008

Date

### Signature of Attorney\*

### X /s/ Theresa L. Campbell

Signature of Attorney for Debtor(s)

#### Theresa L. Campbell 6209526

Printed Name of Attorney for Debtor(s)

#### Theresa L. Campbell

Firm Name

728 N. Main Rockford, IL 61103

Address

### 815-962-3787 Fax: 815-962-3938

Telephone Number

### February 25, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Dzielak, Linda A

#### Signatures

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

### United States Bankruptcy Court Northern District of Illinois

In re	Linda A Dzielak		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Linda A Dzielak
Linda A Dzielak
Date: <b>February 25, 2008</b>

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Linda A Dzielak		Case No		
•		Debtor	-,		
			Chapter	7	
			• -		

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	127,000.00		
B - Personal Property	Yes	3	5,132.50		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		79,055.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		88,625.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,830.50
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,150.64
Total Number of Sheets of ALL Schedules		19			
	T	otal Assets	132,132.50		
			Total Liabilities	167,680.00	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Linda A Dzielak		Case No		
		Debtor	••		
			Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 16)	1,830.50
Average Expenses (from Schedule J, Line 18)	2,150.64
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	895.60

#### State the following:

State the lone wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		88,625.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		88,625.00

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B6A (Official Form 6A) (12/07)

In re	Linda A Dzielak	Case No.	
_		Debtor	

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single family home located at 6337 Weathervane Lane, Machesney Park, IL - Market value \$137,000 - 50% owner with husband, Michael Dzielak	Fee simple	-	68,500.00	79,055.00
Single family home located at 8015 Cameo Drive, Machesney Park, IL - Market value \$117,000 - 50% owner with Debtor mother	Fee simple	-	58,500.00	94,000.00
Commercial property located at 210 West Main Street, Rockton, IL	Fee simple	-	Unknown	Unknown

Sub-Total > 127,000.00 (Total of this page)

Total > **127,000.00** 

**0** continuation sheets attached to the Schedule of Real Property

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B6B (Official Form 6B) (12/07)

In re	Linda A Dzielak	,	Case No	_
		Debtor		

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property		Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	
1.	Cash on hand	х				
2.	Checking, savings or other financial		Amcore checking account # 9802740237	-	100.00	
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Alpine Bank checking account # 10397175	-	100.00	
3.	Security deposits with public utilities, telephone companies, landlords, and others.		North Park Water - security deposit	-	50.00	
4.	Household goods and furnishings, including audio, video, and computer equipment.		Household goods and furnishings	-	1,490.00	
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X				
6.	Wearing apparel.		Wearing apparel for Debtor and child	-	200.00	
7.	Furs and jewelry.		Jewelry	-	100.00	
8.	Firearms and sports, photographic, and other hobby equipment.	X				
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10.	Annuities. Itemize and name each issuer.	X				

Sub-Total > 2,040.00 (Total of this page)

<sup>2</sup> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Linda A Dzielak	Case No.

Debtor

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(**************************************		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	C	child support arrearage	-	1,140.00
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 1,140.00
			T)	otal of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Linda A Dzielak	Case No
_		

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2 h	002 Chevy Impala - debtor is 50% owner with her usband, the total value is \$3905.00	-	1,952.50
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > 1,952.50 (Total of this page) | Total > 5,132.50

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Linda A Dzielak	Case No.	

Debtor

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Single family home located at 8015 Cameo Drive, Machesney Park, IL - Market value \$117,000 - 50% owner with Debtor mother	735 ILCS 5/12-901	11,500.00	117,000.00
Checking, Savings, or Other Financial Accounts, C		100.00	100.00
Amcore checking account # 9802740237	735 ILCS 5/12-1001(b)	100.00	100.00
Alpine Bank checking account # 10397175	735 ILCS 5/12-1001(b)	100.00	100.00
<u>Security Deposits with Utilities, Landlords, and Otl</u> North Park Water - security deposit	<u>ners</u> 735 ILCS 5/12-1001(b)	50.00	50.00
<u>Household Goods and Furnishings</u> Household goods and furnishings	735 ILCS 5/12-1001(b)	1,490.00	1,490.00
Wearing Apparel Wearing apparel for Debtor and child	735 ILCS 5/12-1001(a)	200.00	200.00
<u>Furs and Jewelry</u> Jewelry	735 ILCS 5/12-1001(b)	100.00	100.00
Alimony, Maintenance, Support, and Property Sett Child support arrearage	l <u>ements</u> 735 ILCS 5/12-1001(g)(4)	1,140.00	1,140.00
Automobiles, Trucks, Trailers, and Other Vehicles 2002 Chevy Impala - debtor is 50% owner with her husband, the total value is \$3905.00	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 1,505.00	3,905.00

Total: 18,585.00 124,085.00

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B6D (Official Form 6D) (12/07)

In re	Linda A Dzielak	Case No.
-		, p.1.
		Debtor

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	I c	: Пии	sband, Wife, Joint, or Community	С	U	D	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZH _ ZG WZ	Z Q D _ C	ISPUT	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 1403990002186			Second Mortgage	Т	A T E D			
Ameriprise Bank P.O. Box 44092 Jacksonville, FL 32231	x	(   -	Single family home located at 6337 Weathervane Lane, Machesney Park, IL - Market value \$137,000 - 50% owner with husband, Michael Dzielak		U			
			Value \$ 137,000.00				34,345.00	0.00
Account No.			Mortgage					
Gateway Community Bank 5390 Williams Drive Roscoe, IL 61073	×	<b>X</b> -	Commercial property located at 210 West Main Street, Rockton, IL					
			Value \$ Unknown	1			Unknown	Unknown
Account No. 5010122936	1		First Mortgage					
Liberty Savings Bank 2251 Rombach Ave. Wilmington, OH 45177	x	<b>X</b> -	Single family home located at 6337 Weathervane Lane, Machesney Park, IL - Market value \$137,000 - 50% owner with husband, Michael Dzielak					
			Value \$ 137,000.00	1			44,710.00	0.00
Account No.								
			Value \$					
continuation sheets attached			S (Total of t	ubt nis p			79,055.00	0.00
			(Report on Summary of Sc		ota ule		79,055.00	0.00

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B6E (Official Form 6E) (12/07)

•				
In re	Linda A Dzielak		Case No	
-		Debto	, , , , , , , , , , , , , , , , , , ,	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Linda A Dzielak	Case No.	
-		Debtor ,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	00	N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG	QD-	SPUTED	AMOUNT OF CLAIM
Account No. <b>D1570453N1</b>			Collection for US Cellular Rockford and RMH Pathologist	T	T E D		
Acct Rec Svc 3031 N 114th St Milwaukee, WI 53222		-					646.00
Account No. 5889	t	T	Medical services	$\top$	┢	Г	
Advanced Care & Treatment Medical G 2895 Paysphere Circle Chicago, IL 60674		-					2,990.00
Account No. <b>6008892488395233</b>	t	$\vdash$	Collection for Lvnv Funding, LLC	H	Н		
Allianceone Receivables Management 1160 Centre Pointe Drive, Ste. 1 Saint Paul, MN 55120		-	j.				102.00
Account No. <b>5490-9979-9972-5867</b>	╁	$\vdash$	Collection for Bank of America - Notice only	$\vdash$	Н		
AllianceOne, Inc. P. O. Box 3101 Southeastern, PA 19398-3101		-					
							0.00
	<u> </u>		(Total of t	Subt			3,738.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Linda A Dzielak	Case No	
_		Debtor	

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	Ç	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BT OR	J M H	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. <b>6242132</b>			Deficiency balance on 2002 Dodge truck	Т	T E		
Amcore Bank N A 501 7th St Rockford, IL 61104		-			D		6,160.00
Account No. 5867, 2308 & 3859			Credit accounts				
Bank of America Po Box 26012 Nc4-105-03-14 Greensboro, NC 27420		-					
							25,145.00
Account No. 400344262574			Credit account				
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		-					5,177.00
Account No. <b>541065490780</b>			Credit account				3,177.00
Citibank Attn: Citicorp Credit Services 7920 Nw 110th Street Kansas City, MO 64153		-					27,594.00
Account No. BAm 71-072292865			Collection for Bank of America - Notice only			Т	
Collecticorp P. O. Box 100789 Birmingham, AL 35210-0789		-					0.00
Sheet no1 of _7 sheets attached to Schedule of				Subt	ota	1	64,076.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	07,070.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Linda A Dzielak	Case No	
		Debtor	

	_							
CREDITOR'S NAME,	Č	Нι	usband, Wife, Joint, or Community	Č	Ü	ļ	Ы	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	OD E B T O R	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q U			AMOUNT OF CLAIM
Account No.			utility services	T	E D		-	
Commonwealth Edison Credit Services 2100 Swift Dr. Oak Brook, IL 60523		-			D			600.00
Account No.			Collection for Bank of America - Notice only				7	
Creditors Financial Group 3131 South Vaughn Way, Ste. 110 Aurora, CO 80014		-						0.00
Account No. 2071070141			Collection for Rkfd Health Physicians			Ī	T	
Creditors Protection S 202 W State St Ste 300 Rockford, IL 61101		-	Anesthesiologists					251.00
Account No.			legal fees		T	T	1	
David Carter Attorney at Law One Court Place #401 Rockford, IL 61101		-						Unknown
Account No. 812399432			Collection for Sprint		Γ	T	7	
GC Limited Partnership P. O. Box 95366 Atlanta, GA 30347		_						745.00
Sheet no. 2 of 7 sheets attached to Schedule of				Sub	tota	al	7	4 506 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	١	1,596.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Linda A Dzielak	Case No.	_
_		Debtor ,	

				_		_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	A C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATED	S P U T E D	AMOUNT OF CLAIM
Account No. 6008892488395233			Credit account	Т	T		
GEMB / JC Penny Ge Money/Attn: Bankruptcy Dept 4125 Windward Plaza Building 300 Alpharetta, GA 30005		-			D		101.00
Account No. 6011361049028764			Credit account				
Gemb/sams Club Dc Po Box 981400 El Paso, TX 79998		-					
							4,869.00
Account No. <b>7075167512</b>			Credit account				
Hsbc/brgnr Po Box 15521 Wilmington, DE 19805		-					24.00
Account No.			Accountant fees	$\vdash$			
J. Cain & Associates, Ltd. 6019 Fincham Drive Rockford, IL 61108		-	Accountant lees				403.00
Account No. <b>043898925352</b>		T	Credit account	t			
Kohls Po Box 3120 Milwaukee, WI 53201		-					585.00
Sheet no. 3 of 7 sheets attached to Schedule of				Sub	ota	1	5.000.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	5,982.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Linda A Dzielak	Case No.	_
_		Debtor ,	

	10	1	L LWK Live O			<u> </u>	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>8787779</b>			Collection Northern Illinois Imaging, Radiology	Т	E		
Mutual Management 401 E State St Rockford, IL 61104		-	Consultants & Swedish American		D		826.00
Account No.	╁		Collection for Citibank - Notice only				
National Enterprise System 29125 Solon Road Solon, OH 44139		-					0.00
Account No.	╁		Collection for JC Penneys - Notice only				
Nationwide Credit 2015 Vaughn Rd. NW, Ste. 400 Kennesaw, GA 30144-7802		-					0.00
Account No.			Collection for Bank of America - Notice only				
NCO Financial Systems P. O. Box 15630 Dept. 99 Wilmington, DE 19850		-					0.00
Account No. <b>239269</b>			Utility service			$\vdash$	
Nicor Gas 1844 Ferry Road Naperville, IL 60507		-					300.00
Sheet no4 of _7 sheets attached to Schedule of	-			Sub			1,126.00
Creditors Holding Unsecured Nonpriority Claims			(Total of the	his	pag	ge)	1,120.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Linda A Dzielak	Case No	
		Debtor	

	_				_	_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CONT	UNL	P	
MAILING ADDRESS	ŏ	н		N	Ľ	S P	
INCLUDING ZIP CODE,	E	W	DATE CLAIM WAS INCURRED AND	Ţ	1 Q D L	P	
AND ACCOUNT NUMBER	Ť	J	CONSIDERATION FOR CLAIM. IF CLAIM	N	ŭ	Ť	AMOUNT OF CLAIM
(See instructions above.)	CODEBTOR	С	IS SUBJECT TO SETOFF, SO STATE.	N G E N	I D	E	
Account No. NII23406	\ \		Medical services - Notice only	۱'n	DATED		
Account No. Nii23406			Medical Services - Notice Only		Ė		
Northern Illinois Imaging							
P. O. Box 1733		l_					
		-					
Rockford, IL 61110-0233							
							0.00
Account No. <b>35648</b>			Medical service				
Orthopedic Associates of No IL							
1235 N. Mulford Rd., Ste. 100		-					
Rockford, IL 61107							
Rockiera, ie er ier							
							400.00
							128.00
Account No. <b>42338</b>			Medical services				
Radiology Consultants of Rockford							
P. O. Box 4542		-					
Rockford, IL 61110							
Nockiola, IE 01110							
							135.00
Account No.			Account #'s 73024, 57316, 31799, 29205 -				
			Notice only				
RHM Pathologists, Inc.							
c/o PBO, Inc.		-					
6785 Weaver Road							
Rockford, IL 61114							
ROCKIOIU, IL 01114							0.00
							0.00
Account No.			Attorney Fees				
<b>.</b>							
Richard Haime				1		l	
Attorney at Law		-					
7307 North Alpine				1		l	
Rockford, IL 61108				1		l	
							Unknown
Sheet no5 of _7 sheets attached to Schedule of				Sub	ote	1	
							263.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	IIIS	pag	e)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Linda A Dzielak		Case No.	
•		Debtor		

	1_	1	t the transfer of the transfer	10		_	<u> </u>
CREDITOR'S NAME,	CODEBTO		sband, Wife, Joint, or Community	CONTI	コスコーダン_	DISPUTE	
MAILING ADDRESS INCLUDING ZIP CODE.	E	H W	DATE CLAIM WAS INCURRED AND	T	7	P	
AND ACCOUNT NUMBER	Ĭ	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	Ņ	ŭ	Ĭ	AMOUNT OF CLAIM
(See instructions above.)	R	С	is sobtlet to shrott, so strile.	N G E N	D	Þ	
Account No.		T	Account #'s 2009373024, 2009484144, &	ï	D A T E D		
	1		2009357316		Ď		
Rockford Health Systems							
2400 N. Rockton Ave.		-					
P. O. Box 14125							
Rockford, IL 61105-4125							
							1,544.00
Account No. W97363			Collection Rockford Assoc Pathologists				
Rockford Mercantile							
2502 S Alpine Rd		_					
Rockford, IL 61108							
1.0001, 1.2 0 1.00							
							519.00
Account No. RRA 144200			Medical services				
	1						
Rockford Radiology							
P. O. Box 5368		-					
Rockford, IL 61125-0368							
							00.00
	_	_		_			99.00
Account No.			Medical services				
Seeber Foot and Ankle Clinic							
3851 N. Mulford		-					
Rockford, IL 61114							
,							
							143.00
Account No. SAI 11368			Medical services				
	1						
Surgical Association of Northern IL							
P. O. Box 4224		-					
Rockford, IL 61110							
							00.00
							86.00
Sheet no. <u>6</u> of <u>7</u> sheets attached to Schedule of				Sub			2,391.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	e)	2,391.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Linda A Dzielak	Case No.	
_		Debtor ,	

	1.	1		T_		_	1
CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community		U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LLQUL	SPUTE	AMOUNT OF CLAIM
Account No. <b>L047437827</b>			Account #'s LO47437827, LO43352202,	T	D A T E D		
Swedish American Hospital P. O. Box 4447 Rockford, IL 61110-0948		-	LO43868744, LO43898329 & LO44508752		Ď		
							8,784.00
Account No. 3 G175504			Medical services				
Swedish American Medical Group 2550 Charles St. P. O. Box 1567 Rockford, IL 61110-0067		-					
							152.00
Account No. 356759768			Credit account	П			
Target Po Box 1327 Mail Stop 3CK Minneapolis, MN 55440		-					
							442.00
Account No.  Tuition Management Systems P. O. Box 0169		-	collection/management company for Boylan High School tuition - collection fee				
Cincinnati, OH 45274-0169							
							75.00
Account No.	1		Collection for Citibank - Notice only				
United Recovery Systems 5800 North Course Drive Houston, TX 77072		-					
							0.00
Sheet no. 7 of 7 sheets attached to Schedule of				Subt	ota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				9,453.00
			(Report on Summary of So		ota lule		88,625.00
			(report on Sammary of Se			-,	

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B6G (Official Form 6G) (12/07)

In re	Linda A Dzielak	Case No.
_		Debtor

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-70499 Doc 1 Filed 02/25/08 Entered 02/25/08 14:02:58 Desc Main Document Page 24 of 44

B6H (Official Form 6H) (12/07)

_		
In re	Linda A Dzielak	Case No
_		.,
		Debtor

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

### NAME AND ADDRESS OF CODEBTOR

Michael Dzielak 6337 Weathervane Lane Machesney Park, IL 61115

Michael Dzielak 6337 Weathervane Lane Machesney Park, IL 61115

Michael Dzielak 6337 Weathervane Lane Machesney Park, IL 61115

#### NAME AND ADDRESS OF CREDITOR

Gateway Community Bank 5390 Williams Drive Roscoe, IL 61073

Liberty Savings Bank 2251 Rombach Ave. Wilmington, OH 45177

Ameriprise Bank P.O. Box 44092 Jacksonville, FL 32231

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**B6I (Official Form 6I) (12/07)** 

In re	Linda A Dzielak		Case No.	
		Debtor(s)		

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF	DEBTOR AND SPOUSE	
Separated	RELATIONSHIP(S): Daughter	AGE(S): 18	
<b>Employment:</b>	DEBTOR	SPOUSE	3
Occupation	delivery		
Name of Employer	Rockford Register Star		
How long employed			
Address of Employer	P. O. Box 79 Rockford, IL 61105		
	ge or projected monthly income at time case filed)	DEBTOR	SPOUSE
	y, and commissions (Prorate if not paid monthly)	\$ <u> </u>	
2. Estimate monthly overtime		\$ 0.00	_ \$ <b>N</b> /A
3. SUBTOTAL		\$0.00	\$\$ <b>N/</b>
4. LESS PAYROLL DEDUCT			
a. Payroll taxes and socia	al security	\$ 0.00	
<ul><li>b. Insurance</li><li>c. Union dues</li></ul>		\$ <u>0.00</u> \$ <b>0.00</b>	
d. Other (Specify):		\$ <u>0.00</u> \$ 0.00	
d. Other (Specify).		\$ 0.00	
5. SUBTOTAL OF PAYROLI	L DEDUCTIONS	\$0.00	_ \$ <b>N</b> /A
6. TOTAL NET MONTHLY	ГАКЕ НОМЕ РАҮ	\$0.00	\$\$
7. Regular income from operat	tion of business or profession or farm (Attach detailed statem	nent) \$ <b>1,213.00</b>	\$ <b>N/A</b>
8. Income from real property	T T T T T T T T T T T T T T T T T T T	\$ 0.00	
9. Interest and dividends		\$ 0.00	\$ <b>N/</b>
dependents listed above	support payments payable to the debtor for the debtor's use or	r that of \$ 617.50	\$ <b>N/</b>
11. Social security or governm (Specify):	nent assistance	\$ 0.00	\$ <b>N/</b>
(Specify).		\$	
12. Pension or retirement incom	me	\$	- '
13. Other monthly income (Specify):		\$ 0.00	_
		\$ 0.00	
14. SUBTOTAL OF LINES 7	THROUGH 13	\$1,830.50	\$ <b>N</b> /A
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)	\$	\$\$
16 COMBINED AVERAGE	MONTHI V INCOME: (Combine column totals from line 15	s	1,830.50

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Linda A Dzielak		Case No.	
		Debtor(s)	_	_

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 2	. The averag	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	195.80
b. Water and sewer	\$	60.00
c. Telephone	\$	130.00
d. Other <b>cell</b>	\$	70.00
3. Home maintenance (repairs and upkeep)	\$	170.00
4. Food	\$	400.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	150.00
8. Transportation (not including car payments)	\$	227.33
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	60.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		_
a. Homeowner's or renter's	\$	14.17
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	75.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	Ψ	0.00
plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	498.34
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,150.64
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	-	
a. Average monthly income from Line 15 of Schedule I	\$	1,830.50
b. Average monthly expenses from Line 18 above	\$	2,150.64
c. Monthly net income (a. minus b.)	\$	-320.14

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Linga a dzielak			_ Case No.					
			Debtor(s)	Chapter	7				
	DECLARATION C	ONCERN	NING DEBTOR'S	SCHEDUL	OULES				
	DECLARATION UNDER I	BTOR							
I declare under penalty of perjury that I have read the foregoing summary and schedules, consistin sheets, and that they are true and correct to the best of my knowledge, information, and belief.									
Date	February 25, 2008	Signature	/s/ Linda A Dzielak Linda A Dzielak Debtor						

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

### United States Bankruptcy Court Northern District of Illinois

In re	Linda A Dzielak	C		No.	
		Debtor(s)	Chapter	7	

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$0.00	2006 Gross Income - debtor did not work in 2006
\$0.00	2007 Gross Income - debtor did not work in 2007
\$1,668.61	2008 Gross Income from self-employment (Y-T-Date Feb. 22, 2008)

SOURCE

AMOUNT

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

**SOURCE** 

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS OWING** TRANSFERS

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT AMOUNT PAID

DESCRIPTION AND VALUE OF

AMOUNT STILL **OWING** 

4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION Linda Dzielak v. Michael Dissolution Winnebago County **Pending** Courthouse, 400 W. State St., Dzielak, Winnebago County

Rockford, IL

Chase v. Linda Dzielak collection Cook County, Illinois judgment satisfied

None

case # 05 D 1022

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE **PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Amcore Bank 1210 S. Alpine Rd. Rockford, IL 61108 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 11/18/07

DESCRIPTION AND VALUE OF PROPERTY

2002 Dodge Ram truck

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND ADDRESS

OF CUSTODIAN

NAME AND LOCATION OF COURT

OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
Thorogal Campboll

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

Theresa L. Campbell 728 N. Main Rockford, IL 61103 11/30/07 \$850.00 Attorney's Fee \$299.00 Filing Fee

Chestnut Health Systems, Inc.

11/19/07 \$50.00

via Internet

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

Debtor 8015 Cameo Drive Machesney Park, IL 61115 Self DATE

November 2007

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Cash surrender value of life insurance through Polish National Alliance. Debtor received \$2,123.74. Debtor used funds as follows: \$836.00 for mortgage payment; \$1149.00 for attorney fee for filing of bankruptcy; and \$138.00 for miscellaneous living expenses

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

Amcore Bank 501 7th St. Rockford, IL 61104 TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Checking acct. # 9801720460; \$10.00

AMOUNT AND DATE OF SALE OR CLOSING

\$10.00; 10/19/07

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

5

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

918 Windsor Road, Loves Park, IL Debtor's 9/06 to 10/07 4952 Dunbarton Parkway, Rockford, IL Debtor lived with her mother - Dian H. 6/05 to 9/06

Russo

6337 Weathervane Lane, Machesney Park, IL Debtor and Husband Michael Dzielak 4/90 to 6/05

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

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None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be

liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

DATE OF NAME AND ADDRESS OF **ENVIRONMENTAL** 

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None П

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO. BEGINNING AND (ITIN)/ COMPLETE EIN **ADDRESS** NATURE OF BUSINESS ENDING DATES

NAME The Main Street Grill 3590 d/b/a Village Pub Tavern 2003 to 9/2005 & Pub. Ltd. 210 W. Main St.

Rockton, IL 61072

Childrens Zone, Inc. 6337 Weathervane Lane 3590 In home daycare 1992 to 2003

Machesney Park, IL 61115

**FML Group, LLC** 3590 210 Center Street dba The Dog Pound 5/2005 to 10/2005

Durand, IL 61024 Bar and grill

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	February 25, 2008	Signature	/s/ Linda A Dzielak
			Linda A Dzielak
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

### **United States Bankruptcy Court** Northern District of Illinois

	Northern Distric	t of Illinois			
In re Linda A Dzielak	Debto	<b>n</b> (a)	_ Case No.	7	
CHAPTER 7 INDI	VIDUAL DEBTOR'S		Chapter  NT OF INT		
I have filed a schedule of assets and liabil  I have filed a schedule of executory contr  Live the ball of the investment of the control of	acts and unexpired leases which	ch includes person	al property subj	•	ed lease.
I intend to do the following with respect to  Description of Secured Property	O property of the estate which  Creditor's Name		Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Single family home located at 6337 Weathervane Lane, Machesney Park, IL - Market value \$137,000 - 50% owner with husband, Michael Dzielak	Ameriprise Bank	Х			
Commercial property located at 210 West Main Street, Rockton, IL	Gateway Community Bank	Х			
Single family home located at 6337 Weathervane Lane, Machesney Park, IL - Market value \$137,000 - 50% owner with husband, Michael Dzielak	Liberty Savings Bank	Х			
Description of Leased Property -NONE-	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
Date February 25, 2008	Signature /s/L	inda A Dzielak			

Linda A Dzielak

Debtor

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In re	Linda A Dzie	elak			Case No	D	
				Debtor(s)	Chapter	7	
	DI	SCLOSURE C	OF COMPENSATION	ON OF ATTOR	NEY FOR I	DEBTOR(S)	
C	compensation paid	to me within one ye	Bankruptcy Rule 2016(bear before the filing of the part of the par	petition in bankruptcy,	or agreed to be	paid to me, for services i	
	For legal serv	ices, I have agreed to	accept		. \$	850.00	
	Prior to the fil	ling of this statement	I have received		. \$	850.00	
	Balance Due				. \$	0.00	
2. \$	6 <b>299.00</b> of the	he filing fee has been	ı paid.				
3. Т	The source of the c	compensation paid to	me was:				
	•	Debtor		Other (specify):			
4. Т	The source of com	pensation to be paid	to me is:				
		Debtor		Other (specify):			
6. I a b c	copy of the agr n return for the ab n. Analysis of the n. Preparation and n. Representation l. [Other provision Preparation pursuan By agreement with Represe any other	reement, together with a cove-disclosed fee, I lead to the debtor's financial situation of the debtor at the mans as needed lead to 11 USC 522(f) at the debtor(s), the absentation of the debtor the debtor of the	sclosed compensation with the a list of the names of the have agreed to render legal uation, and rendering advice, schedules, statement of a meeting of creditors and competing of creditors in any dischargea meeding, and pleadings of certain competing creditors.	service for all aspects of the tothe debtor in deternification and plan which refirmation hearing, and the sand applications liens on household include the following significant belowing significant below the s	ompensation is a of the bankruptc mining whether hay be required; any adjourned l as needed; pr goods.  service: al lien avoidal	attached.  y case, including: to file a petition in banks nearings thereof; eparation and filing onces, relief from stay	ruptcy; of motions actions or
	certify that the fo ankruptcy proceed		e statement of any agreeme	ent or arrangement for p	payment to me for	or representation of the d	ebtor(s) in
Dated	: February 25	5, 2008		/s/ Theresa L. Cam Theresa L. Campbe Theresa L. Campbe 728 N. Main Rockford, IL 61103 815-962-3787 Fax:	ell 6209526 ell		_
Date	February 25, 2	2008	Signature	/s/ Linda A Dzielak Linda A Dzielak Debtor	k		

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### **Chapter 7:** Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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#### **B 201** (04/09/06)

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Theresa L. Campbell 6209526	X /s/ Theresa L. Campbell	February 25, 2008				
Printed Name of Attorney	Signature of Attorney	Date				
Address:						
728 N. Main						
Rockford, IL 61103						
815-962-3787						
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.						
Linda A Dzielak	X /s/ Linda A Dzielak	February 25, 2008				
Printed Name(s) of Debtor(s)	Signature of Debtor	Date				
Case No. (if known)	X					
	Signature of Joint Debtor (if any)	Date				

# United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Linda A Dzielak		Case No.	
		Debtor(s)	Chapter 7	
	${f v}$	ERIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	43
	The above-named Debtor((our) knowledge.	s) hereby verifies that the list of credit	tors is true and correct to	the best of my
Date:	February 25, 2008	/s/ Linda A Dzielak Linda A Dzielak Signature of Debtor		

Acct Rec Svc 3031 N 114th St Milwaukee, WI 53222

Advanced Care & Treatment Medical G 2895 Paysphere Circle Chicago, IL 60674

Allianceone Receivables Management 1160 Centre Pointe Drive, Ste. 1 Saint Paul, MN 55120

AllianceOne, Inc. P. O. Box 3101 Southeastern, PA 19398-3101

Amcore Bank N A 501 7th St Rockford, IL 61104

Ameriprise Bank P.O. Box 44092 Jacksonville, FL 32231

Bank of America Po Box 26012 Nc4-105-03-14 Greensboro, NC 27420

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Citibank Attn: Citicorp Credit Services 7920 Nw 110th Street Kansas City, MO 64153

Collecticorp P. O. Box 100789 Birmingham, AL 35210-0789 Commonwealth Edison Credit Services 2100 Swift Dr. Oak Brook, IL 60523

Creditors Financial Group 3131 South Vaughn Way, Ste. 110 Aurora, CO 80014

Creditors Protection S 202 W State St Ste 300 Rockford, IL 61101

David Carter Attorney at Law One Court Place #401 Rockford, IL 61101

Gateway Community Bank 5390 Williams Drive Roscoe, IL 61073

GC Limited Partnership P. O. Box 95366 Atlanta, GA 30347

GEMB / JC Penny Ge Money/Attn: Bankruptcy Dept 4125 Windward Plaza Building 300 Alpharetta, GA 30005

Gemb/sams Club Dc Po Box 981400 El Paso, TX 79998

Hsbc/brgnr Po Box 15521 Wilmington, DE 19805

J. Cain & Associates, Ltd. 6019 Fincham Drive Rockford, IL 61108

Kohls Po Box 3120 Milwaukee, WI 53201

Liberty Savings Bank 2251 Rombach Ave. Wilmington, OH 45177

Michael Dzielak 6337 Weathervane Lane Machesney Park, IL 61115

Mutual Management 401 E State St Rockford, IL 61104

National Enterprise System 29125 Solon Road Solon, OH 44139

Nationwide Credit 2015 Vaughn Rd. NW, Ste. 400 Kennesaw, GA 30144-7802

NCO Financial Systems P. O. Box 15630 Dept. 99 Wilmington, DE 19850

Nicor Gas 1844 Ferry Road Naperville, IL 60507

Northern Illinois Imaging P. O. Box 1733 Rockford, IL 61110-0233

Orthopedic Associates of No IL 1235 N. Mulford Rd., Ste. 100 Rockford, IL 61107

Radiology Consultants of Rockford P. O. Box 4542 Rockford, IL 61110

RHM Pathologists, Inc. c/o PBO, Inc. 6785 Weaver Road Rockford, IL 61114

Richard Haime Attorney at Law 7307 North Alpine Rockford, IL 61108

Rockford Health Systems 2400 N. Rockton Ave. P. O. Box 14125 Rockford, IL 61105-4125

Rockford Mercantile 2502 S Alpine Rd Rockford, IL 61108

Rockford Radiology P. O. Box 5368 Rockford, IL 61125-0368

Seeber Foot and Ankle Clinic 3851 N. Mulford Rockford, IL 61114

Surgical Association of Northern IL P. O. Box 4224 Rockford, IL 61110

Swedish American Hospital P. O. Box 4447 Rockford, IL 61110-0948

Swedish American Medical Group 2550 Charles St. P. O. Box 1567 Rockford, IL 61110-0067

Target
Po Box 1327
Mail Stop 3CK
Minneapolis, MN 55440

Tuition Management Systems P. O. Box 0169 Cincinnati, OH 45274-0169

United Recovery Systems 5800 North Course Drive Houston, TX 77072